Colonel R. G. Cholmeley Jones, Director of the Bureau of War Risk Insurance, in the course of a talk to wounded soldiers at Walter Reed Hospital, Washington, D. C., epitomized the motives behind the action of the Bureau in requesting Congress, through the Treasury Department, to enact several important amendments to the War Risk Insurance Act. These may be divided into two gen-eral classes—those affecting the compensation features of the Act, and those concerning War Risk Insurance.

A very important proposed amendment and one which meets with widespread approval, is the upward revision of the schedule of compensation payable to disabled ex-service men, under the present schedule a man totally disabled is entitled to a \$\text{\$\leftarrow\$} \text{a}\$ month, if single. The amendment raises this by \$50, making \$80 payable under these circumstances. If he has a wife but no child living he gets \$45. The amendment provides \$90. If he has a wife and one child, he draws at present \$55, the amendment gives him \$95.

The law now provides that if a man loses both hands, both feet, or the sight of both eyes, or becomes helpiess and permanently bedridden, he shall receive \$100 a month compensation. Experiences has shown that many men who have lost an arm and a leg, or one limb and the sight of one eye, are just as badly crippled as men who have lost both feet or both hands, and so the Bureau has recommended that in addition to the injuries at present en-titling a man to compensation at the rate of \$100 a month, the following shall be included: The loss of one foot and one hand; the loss of one foot and the sight of one eye. These deemed "total and permanent dis-ability" by the express wording of the amendment. There is also a provision that for a "double total permanent disability," meaning cases in which men are maimed so seriousthat their injuries include two of these classifications, the compensation shall be \$200 a month.

The Bureau has found a very widespread sentiment among ex-service men in favor of having their policies made payable in a lump sum, or in installments covering a short period of time, at their option. To meet this demand Director Cholmeley Jones has urgently recommended a modification of the War Risk In-surance Act to permit making provision in the contract for converted insurance for optional settlements on the part of the insured, making such insurance payable either in one sum or in installments for thirty-six months or more.

If the insured has not exercised his right of election, under the pro-posed amendment the beneficiary may elect to receive the insurance in monthly installments covering a period of not less than three years.

Another very important item is the proposed enlargement of the rmitted class of insurance bene ficiaries (spouse, child, grandchild, parent, brother or sister) to include, in addition to those 'enumerated, uncles, aunts, nephews, nieces, broters-in-law, and and sisters-in-law.

but of much importance, are incor-porated in the so-called "Sweet-Bill" at an early date.

In the matter of the settlement of insurance claims the Bureau is practically current. Of over 125,000 tically current. Of over 125,000 claims, all but 9,000 have been settled and regular payments are being made. The 9,000 unsettled cases consist of those in which the beneficiaries live in foreign countries or for some other reason can not be reached. A diligent effort is being made to get in touch with this comparatively small residue.

The Medical Division has just completed a very trying and difficult Supervisor for the State of Alabama. task—the preparation of a schedule Mr. R. W. Harris, who has had of disability ratings for different in-juries and combinations of injuries, based on \$100 per month as compensation for total disability. If the Sweet Bill (H. R. 8778) becomes law, all compensation for disability will be based upon \$100 per month as a maximum instead of upon \$30 as at present. This schedule is necessarily very complicated, being designed to cover all probable combinations and degrees of injuries, and signed to cover all probable combinations and degrees of injuries, and must be revised from time to time in accordance with the Bureau's ex-perience in order that full justice may be done in all cases.

"Unquestionably, the Government contracts will be constantly improved, as experience indicates the need for improvements, and it is decidely to the advantage of all of us to hold

the maximum amount of this Govern-n insurance," added the director. "A recent Treasury Decision has authorized the re-instatement of Govonly two months premiums on the acommittee to form pans of organi-amount of insurance to be re-instated, paganda to create good feeling is one covering the month of grace dur-ing which the policy was in force, ganization would have branches in and one for the month in which re-

NEW COMPENSATION ACT FOR instatement is made. This is a very generous provision, and will make it possible for all ex-service men to retain their Government insurance after they have become adjusted again in they have become adjusted again in their normal civil life, Instead I look for a very heavy re-instatement and conversation as soon as the Sweet bill passes the Senate and becomes an Act, and it is made known to all those who are affected.

ARRESTS IN TWO DRY MONTHS

Judge Gemmill of Chicago Cites To-

Judge W. N. Gemmill, of Chicago, supplied the Tribune of that city with the following figures, compiled after a personal examination of the court records, showing the effect of wartime during July and August, the first two "dry" months, and point-ing out a new argument against the addition of 1,000 policemen to the present force:

"July and August, 1919, are the first two months of prohibition, and show the effect on crime in Chicago.

"July was not a fair test, as much liquor was stored in homes after the beginning of the month. Then the race riots occurred during the month. Huge Drop in Arrests.

"Yet the total number of arrests in July for all causes was 36 per cent less than the arrests of any previous July for five years.
"In August the total number of ar-

rests-decreased 51 per cent over August, 1918, and 73 per cent over Aug-

"The total number of arrests in Chicago in August, 1919, was 7,768; in August, 1918, 11,761, and in August, 1916, 13,441.

'A 'he present rate there will be a decrease of more than 40,000 ar-rests in Chicago in the coming year. Forty-Thousand Days Saved.

"An arrest means a day lost to a policeman. Oftentimes he spends many days in attendance upon court in a single arrest.
"This means 40,000 days saved for

one officer, or 400 days for 1,000 officers. Certainly we do not need 1,-000 extra policemen with this show-

"In South Chicago, where I have held court, there has been hardly a case of wife beating since July 1, although such cases were frequent before that.

"The only crimes now on the increase are robberies and murders.
There are committed by a tough school of young criminals, who are encouraged by the tax enforcement of

the law. ,

How to Help Chicago.

'With 1,000 policemen released from petty police duty and assigned to the job of catching and punishing these dangerous crooks Chicago will be much safer and the evil reputation recently given her will not be justi-

(Southern Publicity Committee)

STANDARD LIFE INSURANCE COM-PANY OPENS STATE OFFICE IN MONTGOMERY.

Montgomery, Ala . Oct. 23.—The Standard Life Insurance Company, the first Old Line Legal Reserve Life Insurance Company ever operated by Colored people, has opened

All of the amendment described above, together with several other proposed measures of less interest, but of much importance are several other proposed measures are less than the proposed measures of less interest, ganized the Standard Life. second Emancipation for our people, by making the race financially strongintroduced by Congressman Sweet of er. The Company has over \$12,000,Iowa in the House of Representatives 000 Insurance in force and during the on August 26, 1919. There is every first six months of 1919, wrote more reason to anticipate the enactment business than the amount written into law of these proposed features during all of 1918. During the month of July, Alabama stood second in the company out of Eleven States, why not make Alabama First?

The opening of the State Office her brings to Montgomery Mr. G. F. Oliver, one of the best known and biggest Life Insurance producers among the Insurance men of our race. Mr. Oliver needs no introduction to the people of Montgomery as he is well known here, where he spent his boy hood days at State Normal School. Now he comes back to render real service. Mr. Oliver becomes Agency

Mr. R. W. Harris, who has had charge of the Montgomery District for the past three and a half years, will be in charge of the Montgomery

office, Through the efforts of Mr. Harris in the Business district of our city he insured the lives of our business men and women to an amount to-taling \$70,000, which shows the good judgment of our business people to push the biggest institution in our

The Montgomery people should feel proud to have with them Mr. G. F. Oliver, the biggest Life Insurance salesman in our race, who is to make his home in this city.

OKLAHOMA COMMITTEE NAMED TO INSPIRE BETTER FEELING BETWEEN THE WHITES AND BLACKS.

Oklahoma City, Okla., Oct. 23. A definite movement to prevent fur-ther antipathy between whites and Negroes was launched today by Gov ernment insurance within 18 months ernor Robertson when he appointed after discharge by the payment of a committee to form plans of organi-

now become its sole owners.

groes.

rst two months of prohibition, and ed at \$25,000.00. \$15,000.00 worth of the flag and buried their faces in it. few figures are now available to the stock is to be placed on the how the effect on crime in Chicago. market at \$25.00 per share. The they must leave town. Again there was transaction was brought about largely a protest from many, but they were through the efforts of Rev. J. W. escorted to the town limits neverthe-Johnson, who has been its manager less, and ordered to leave. for the past year.

The present offiers and men com-

posing the company are J. C. Mc-Graw, president; Rev. J. W. Johnson, vice-president and general manager; E. E. Moore, secretary; Dr. J. J. Creagh, treasurer; Carlton W. Gaines, Hugh H. Smith, Dr. H. C. Scarlett, T. C. Williams and Rev. E. A. Robinson.

With these men behind it the new company will most likely become one of the strongest and most successful Negro business enterprises in this section of the state.

AMERICAN LEGION PRESENTS UN-USUAL SPECTACLE OF ORGANI-ZATION WITHOUT DIVISION.

soldier organization is much strengthened. They say of the meeting that in no way and at no time was Neneapolis, Nov. 10, 11, 12 unless steps were taken to remedy that condition. Therefore he urged the election of Negro delegates among the nine to exhorted the Negroes to demand their rights from the people of the south. done, the two selected being Fear-ance of St. Louis, and Franklin Perry of St. Joseph. Of the two alter-stepped up to the stage and arrested nates at large for the state one went to a Negro, Homer Roberts of Kan-sas City. The utmost harmony and Judge Lowry fined him \$100 and 180 good will prevailed. One Negro dele-gates and that was from a full blood-mum of the local court. Whether he told in no uncertain tones to shut up and sit down. Being held in Jefferson City, the Governor was present, and he too advocated whole Americanism without divisions because or race, creed or color. Since there were only 6 Colored delegates present, and three were honored with places, and since the tone of the no bad results would come from it, addresses and deliberations were so big and broad they are jubilant. Mr. Roberts will make a report to his local branch at the regular weekly meeting before next Monday even-respect. meeting before next Monday even-ing. The branch wants 1000 mem-

ism. This means that must raise its work. voice against lawlessness of all kinds Chr —against the adulterated slavery that first naturalization papers to become exist in part of this country. It is the privilege of every ex-service man to help in this matter. Fall in men, eyes right; you had a duty in your country's service—it was national you have a duty now, it is sacred.

You who are strong for the American Legion, come: you who are not, come and get that way. Let us make this a real muster roll of Kansas City's sons of C. D. Fall in at ease Monday night, October 12, Community Center.

FORCED TO KISS FLAG AND DRIVEN FROM CITY.

No Disorder Prevailed. They eWre I. W. W.'s and Trouble Makers.

Weirton, W. Va., Oct. 23.-One hundred and eighteen alleged members of the Industrial Workers of the World, captured in a raid near here today, were marched into the public square at Weirton, forced to kiss the American flag and were driven out of town by police and deputies. Sev-en others, suspected of being the ders; after kissing the flag, were taken to the county jall at New Cum-berland, where they will be held pending investigation by federal authorities

A search of the place resulted in the finding of a large quantity of "Red" literature—half a ton, it was Palatka, Fla., Oct. 23.—The Board Only Concern of its Kind in Geer-gia Owned and Operated by Ne-groes. world. The deputies also found the chairman Steen, and Messrs. Glynn, names of 187 men, supposed to be Turner, Conway and Worley pres-RRESTS IN TWO DRY MONTHS

FEB. 36-51 PER CENT.

udge Gemmill of Chicago Cites Totals as Argument Against More Policemen.

Judge W. N. Gemmill, of Chicago, Day ties gave them the option of kiss-By the tranaction referred to Neing the flag or going to jail.
A big American flag was strung

The company has been manufacturacross the street over their heads ing some beautiful coffins and caskwhile another flag was used for the ets already and with the new plans kissing. Most of the men were Finns, to be put into effect by the new owners, the needs of all the undertakers of the this section can be supplied.

and they were told in their native tongue that they must kiss the flag or remain in custody. Protests of the this section can be supplied.

About \$10,000.00 was involved in the transaction which has been capitaliz
vain. Some voluntarily took hold of

is claimed most of the men were furnace workers and that they came here from Woodlawn, Pa., near Pittsburg, a few days ago.

The record of the men at Wood-

lawn is being investigated by the state and federal authorities.

PICTURE THEATRE MAN DELIV-ERS ADDRESS TO NEGROES; IS PLACED IN JAIL.

Birmingham, Ala., Oct. 23.—The Ensley police arrested C. P. Chris-tensen Sunday afternoon at the Ne-gro picture show at Tuxede Junction after he had finished delivering and inciting speech to an audience of Ne-groes who had gathered together or

state meeting of the American Legion the picture show which for lack of were treated in such a manner that proper support from Colored patron-whatever zeal they had for this new age, closed down a week ago. The building was secured by Professor Woods, the well known principal of the public school for Negro children American without distinguished mark until the last and closing session when Capt. Jack Williams of Joplin reminded the convention that the relative weakness of the Negro posts would keep them from representation in the National meeting in Minnapolis, Nov. 10, 11, 12, unless steps were taken to remediate the convention of the Negroes in the pared their treatment here to their parts of the inaus ration of the vocational courses. They correspond, in a wey, to the consolidated schools which will be built for the white pupils from the county funds. They will be established in various countries and will be of the one and two teacher type approved by the department of the convention of the vocational courses. They correspond, in a wey, to the consolidated schools which will be built for the white pupils from the country funds. They will be established in various countries and will be of the one and two teacher type approved by the degro an issue, and he went as an located at Tuxedo for the afternoon American without distinguished mark singing and after several talks by

ed personage named Ludwig. He was will be arrested and handled later

cause of race, creed or color. Since proved by him nor any of the bet-

ing. The branch wants 1000 members before Nov. 10, and says it will among the Negroes of this industrial center is well known and the disap-Activities Committee says:

The Legion is founded primarily to foster and spread true American
proval is so strong by the better test, and not receiving any consideration, they all quit. It is one of the little secrecy maintained as to its

Christensen has applied for his

MOONLIGHT - SCHOOLS OPEN.

Hickman, Ky., Oct. 23.—Many Col-ored moonlight schools have already begun and have done some excellent work. Men and women over 70 year old have learned to read and write ably discharged. This will be aca legible hand in two weeks. Some complished by the Indian appearing of these schools in the lower bottoms, below here, have had to close for the present as the day schools have had to close for the reason of cotton picking, but will be continued a little later on. The Fulton Colored Moonlight School began some weeks ago and a sood attendance. Hickman Colored Moonlight School with Prof. G. T. Halliburton, Colored, principal, and two other teachers, consend on the pict of Services. opened on the night of September 29 with fifteen in attendance and more will continue to enroll for some time. This school is to continue six weeks.

COLORED LEGIONS POST FORMED

Jackson, Tenn., Oct. 23.-A Negro post of the American Legion, with 167 charter members, was organized ending investigation by federal here today. It is believed to be one uthorities.

The raid was carried out without organized in the South. Lieut. L. E. any serious disorder. Authorities of Leach of Nashville, and J. F. Lane, Hancock county and Weirton had president of Lane College, a Methobeen searching for the rendezvous of the alleged I. W. W., since several days ago, when there appeared on the sidewalks here written threats that the "I W. W., will get you."

Last night the meeting place of Negroes in laudable undertakings.

The Indians subscribed a total of \$25,000,000 to the five Liberty bond issues, an equivalent of \$75 for every Indian of any age in the United States. Their Thrift stamp purchases have exceeded \$500,000.

of County Commissioners met in regular session on Monday, with chairman Steen, and Messrs. Glynn,

The question of possible riots in this section was discussed at some length, and it was deemed best to take all precautions looking to the prevention of any outbreak here and to keep down rowdyism at all times. Accordingly it was decided to pur-chase a machine gun to be placed at the disposal of the sheriff for use when occasion demanded. Along this line a vote of appreciation was given Sheriff Hagan and his deputies and the police officers for the very able manner in which the avoided serious trouble in the recently attempted mob rule in Palatka.

ESTABLISHMENT OF MORE NEGRO SCHOOLS PLANNED.

Austin, Texas, Oct. 23 .- L. W. Rogers, supervisor of the Negro training schools in Texas for the State department of education, has returned to Austin after making a tour of those already established. There are now five such schools in the State and there are about 1,000 Negro boys and girls who are receiving vocational education therein. Special attention is devoted to manual training, in-clusive of shop work; agriculture, in-dustrial pursuits and domestic sci-

Two other county schools are shortly to be instituted, one at Mahan in Harrison county, and the other at Pine Island, Trinity county; in addition to which Mr. Rogers will locate two others in the near future. Kansas City, Mo., Oct. 23.—The Colored delegates to the Missouri birth, is representative manager of other sources, this in addition to the

From the Rosenwald fund there will this year be available funds for the building of some 20 new schools for Negroes in various parts of the State, and each of these will have facilities for the inaus ration of the teacher type approved by the de-partment of education; they will be modern in every detail and will have every possible facility for the bene-

PROTEST AGAINST DISCRIMINA-TION AT THEATRE.

South Bend, Ind., Oct. 23 .- "One of those Chicago riot niggers," was the remark made of Floyd G. Snelson, Jr., representing The Chicago Whip, who, in company with one of the leading young women of South eBnd, attempted to buy a seat on the main floor of the Orpheum Theatre. The ticket seller informed them that all seats on the main floor were sold.

Upon entering, Snelson inquired of the usher, who was a Colored girl, about several rows of seats that were vacant. He then protested at the box office and the manager still persisted that all main floor seats were sold. A heated argument ensued and manager is said to have made the above remark. Four Colored girl ushers went to their employer in protest, and not receiving any consider-

CERTAIN INDIANS WHO SERVED IN ARMY TO GET CITIZENSHIP.

Washington, Oct. 23.-The Senate will pass the House *bill granting citizenship to certain Indians who served in the army of the navy during the war, and who were honorcomplished by the Indian appearing in court, exhibiting his discharge papers, and the action of conferring the citizenship will not, according to terms of the bill, affect the property rights, individual or tribal, of any such Indian.

The legislation will affect none in The legislation will affect none in the five civilized tribes, as they were made citizens by the Act of Congress of March 3, 1901, but may affect those of the other tribes in Okla-homa who have not heretofore had the rights of citizenship conferred.

In making the report to the Senate, Senator Curtis of Kansas calls attention to the war activities of the American Indian. Out of a total of 33,000 eligible for military service, 10,000 entered some branch of the army of naval service, which num-ber included about 7,000 living along the northern border, and who joined the Canadian forces, A large num-ber became commissioned officers, some of them attaining the rank of

major.